

United States Senate

WASHINGTON, DC 20510

October 10, 2013

The Honorable Harry Reid
Senate Majority Leader
522 Hart Senate Office Bldg
Washington, DC 20510

The Honorable Mitch McConnell
Senate Minority Leader
317 Russell Senate Office Bldg
Washington, DC 20510

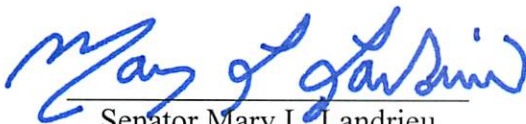
Dear Majority Leader Reid and Minority Leader McConnell:

Last year, Congress passed the Biggert-Waters Flood Insurance Reform Act to reauthorize the National Flood Insurance Program (NFIP) and to make it self-sustainable. While we support the long-term reauthorization of the program, we have serious concerns about the sharp rate increases included in that legislation that could render flood insurance unaffordable and unattainable for up to 4 million homeowners and businesses nationwide.

The Federal Emergency Management Agency (FEMA) only recently initiated the affordability study required under Biggert-Waters, and we are united in our effort to secure immediate rate relief for policyholders so the results of this study can inform the implementation process. The House and the Senate have both shown strong bipartisan support for this approach by including identical language in each chamber's respective FY 14 Homeland Security Appropriations bills to temporarily delay certain rate increases.

Although these homeowners and businesses built to code and played by the rules, their premiums could go from a few hundred dollars to tens of thousands of dollars because of the rate reforms included in Biggert-Waters. While we continue to work together for a comprehensive and fiscally responsible legislative solution, it is imperative that we provide immediate rate relief for impacted policyholders, and we request the inclusion of these provisions in any viable legislative vehicle that may be available.

Sincerely,



Senator Mary L. Landrieu
United States Senator




Senator Brian Schatz
United States Senator



Senator Patrick Leahy
United States Senator




Senator Thad Cochran
United States Senator



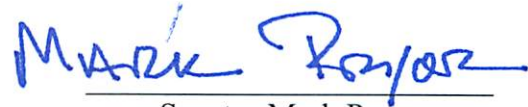
Senator Jack Reed
United States Senator



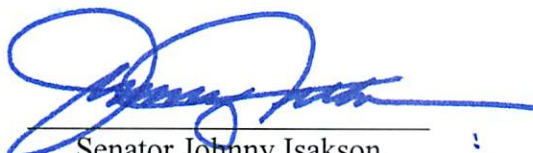
Senator Charles E. Schumer
United States Senator



Senator Bill Nelson
United States Senator



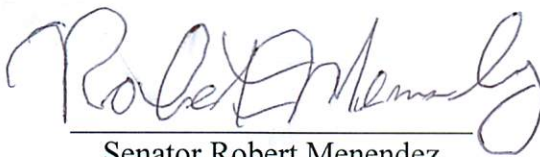
Senator Mark Pryor
United States Senator




Senator Johnny Isakson
United States Senator




Senator David Vitter
United States Senator




Senator Robert Menendez
United States Senator




Senator Bernard Sanders
United States Senator



Senator Amy Klobuchar
United States Senator



Senator Sheldon Whitehouse
United States Senator



Senator Jeff Merkley
United States Senator



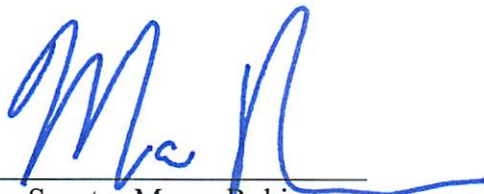
Senator Kristen Gillibrand
United States Senator



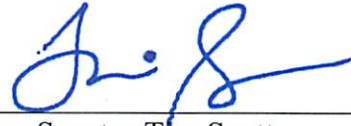
Senator Al Franken
United States Senator



Senator John Hoeven
United States Senator



Senator Marco Rubio
United States Senator



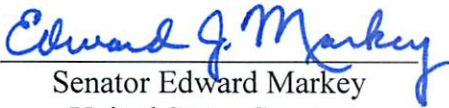
Senator Tim Scott
United States Senator



Senator Elizabeth Warren
United States Senator



Senator Heidi Heitkamp
United States Senator



Senator Edward Markey
United States Senator



Senator Roger Wicker
United States Senator